

**...2006 National Flood Safety Awareness Week...**  
**...Flooding and Flood Insurance...**

The National Weather Service continues its annual Flood Safety Awareness Week campaign today with the theme of flooding and flood insurance.

Floods occur nationwide and are the deadliest weather related killer in the United States. In Montana...river flooding...flash flooding and ice jam flooding are the most common floods that occur.

Flooding is the inundation of an established watercourse...such as a stream... river... or ditch. The most common time for Montana to experience flooding is during the spring snowmelt season.

Flash flooding is usually caused by excessive rainfall in a short period of time. Flash flooding typically occurs within a few hours of the onset of the rainfall. Dam or levee failures and ice jams can also cause flash flooding.

Here are a few terms you may hear the National Weather Service use related to flooding...

- \* A flood watch or flash flood watch means conditions are favorable for flooding to occur.
- \* A flood warning or flash flood warning means flooding is occurring or imminent.
- \* Minor flooding is when minimal or no property damage is expected to occur...but the flooding causes some public threat or inconvenience.
- \* Moderate flooding is when some inundation of structures and roads near streams will occur. Some evacuation of people and/or transfer of property to higher ground are necessary.
- \* Major flooding is when there is extensive inundation of structures and roads along with possible significant evacuation of people and/or transfer of property to higher ground.

All types of flooding can be a threat to life and property. Flooding causes more damage in the United States than any other severe weather related event... costing an average of \$4.6 billion a year. Just one inch of water can cause costly damage to your property. Flood losses are not covered by homeowner insurance policies.... however you can purchase national flood insurance from private insurance companies and agents. It takes 30 days after purchase for a policy to take effect... so it is important to buy insurance before floodwaters start to rise.

Additional information about flooding... Flood Safety Awareness Week and flood insurance is available at...

[www.now.noaa.gov/floodsafety](http://www.now.noaa.gov/floodsafety)

or through National Weather Service offices in Montana...

[weather.gov/greatfalls](http://weather.gov/greatfalls)

[weather.gov/billings](http://weather.gov/billings)

[weather.gov/glasgow](http://weather.gov/glasgow)

[weather.gov/missoula](http://weather.gov/missoula)